

SELF-FUNDED HEALTH PLANS

3rd Quarter 2006 Results

Gain/Loss by Plan (\$000)

Plan	2004 Year	2005 Year	3rd Quarter 2005	3rd Quarter 2006
PERSCare Basic	\$ (4,380)	\$ (1,968)	\$ (5,079)	\$ 4,935
PERSCare Supplemental	\$ 7,390	\$ (34,877)	\$ (27,178)	\$ (10,445)
PERS Choice Basic	\$ 61,906	\$ (6,302)	\$ (1,417)	\$ (5,693)
PERS Choice Supplemental	\$ 3,348	\$ (11,403)	\$ (8,283)	\$ (2,366)
All Plans	\$ 68,264	\$ (54,550)	\$ (41,957)	\$ (13,569)

Incurred Loss Ratio

	2004 Year	2005 Year	3rd Quarter 2005	3rd Quarter 2006
PERSCare Basic	103%	101%	104%	96%
PERSCare Supplemental	96%	119%	120%	106%
PERS Choice Basic	90%	101%	100%	101%
PERS Choice Supplemental	95%	115%	115%	103%
All Plans	94%	105%	105%	101%

Incurred loss ratios illustrate each plan's operating margin. A 100% ratio is equal to break-even. Values above 100% indicate a premium loss.

Rolling 12 Month Trend

MEDICAL

	2004 Year	2005 Year	3rd Quarter 2005	3rd Quarter 2006
PERSCare Basic	16.7%	11.0%	11.0%	5.1%
PERSCare Supplemental	6.0%	3.9%	7.1%	5.0%
PERS Choice Basic	16.6%	16.6%	16.6%	12.7%
PERS Choice Supplemental	8.0%	10.0%	6.5%	3.4%

PHARMACY

	2004 Year	2005 Year	3rd Quarter 2005	3rd Quarter 2006
PERSCare Basic	14.1%	10.4%	16.0%	10.7%
PERSCare Supplemental	13.2%	7.8%	12.7%	10.8%
PERS Choice Basic	16.0%	11.5%	15.6%	10.4%
PERS Choice Supplemental	13.2%	10.2%	13.5%	8.8%

The 12 month trends illustrate the movement that has occurred during the preceeding twelve months.